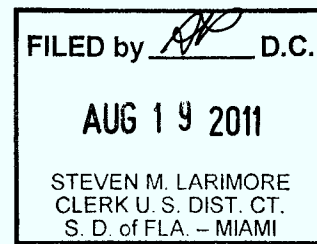


Raymond Johnson
726 Garrett A. Morgan BLVD
Landover, MD 20785



Attention:

Kardonick et. al. v. JPMorgan Chase & Co. et al., Case No. 10-cv-23235.
Clerk of the Court
Southern District of Florida
400 North Miami Ave.
Miami, Florida 33128

August 16, 2011

Settlement Rejection Letter

The postcard number is H9SLX62. The last four digits of my credit card number with Chase credit card service is 2251. The last four digits of my social security number are 3488. I hereby reject the settlement. I would like to reserve the right to sue or continue to sue Chase, on my own. I reject to the settlement because Chase has reported in accurate information on my credit report and I may take legal action against them for that. I do not want my case adversely affected by the class settlement.

Sincerely,



Raymond E. Johnson